

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

- 1-21. (Cancelled).
22. (Withdrawn) ~~A computer implemented method of transaction comprised of a pre-designated monetary value attached to a tangible or intangible medium that can be identified through recognized means unrelated to persons' personal information, including name, social security number, or birth date.~~
23. (Withdrawn) ~~The method set forth in claim 22 wherein the said pre-designated monetary value and said recognized means attached to said tangible or intangible medium are identified digitally or using similar or equivalent data input and data-output implementations.~~
24. (Withdrawn) ~~The method set forth in claim 22 wherein the said tangible or intangible medium or its pre-designated monetary value will be exchanged for a fee.~~
25. (Withdrawn) ~~The method set forth in claim 22 wherein the said tangible or intangible pre-designated monetary value will be used online or offline.~~
26. (Withdrawn) ~~The method set forth in claim 22 wherein the said tangible or intangible pre-designated monetary value will be used as a commodity.~~
27. (Withdrawn) ~~The method set forth in claim 22 wherein the said tangible or intangible pre-designated monetary value will be exchanged to obtain goods or services.~~
28. (Withdrawn) ~~The method set forth in claim 22 wherein the said tangible or intangible pre-designated monetary value will be cashed.~~
29. (Withdrawn) ~~The method set forth in claim 22 wherein the said tangible or intangible medium carrying a pre-designated monetary value will be issued by a credit card company, financial institution, or a bank.~~
30. (Withdrawn) ~~A tangible or an intangible medium having stored thereon either data structure or other computer implementations indicating a pre-designated monetary value attached to said tangible or intangible medium, which pre-designated monetary value can be identified through recognized means unrelated to persons' personal information, including name, social security number or birth date.~~

31. ~~(Withdrawn) The medium set forth in claim 30 wherein the said pre-designated monetary value and said recognized means attached to said tangible or intangible medium are identified digitally or using similar or equivalent data input and data-output implementations.~~
32. ~~(Withdrawn) The medium set forth in claim 30 that is exchanged for a fee.~~
33. ~~(Withdrawn) The medium set forth in claim 30 wherein the said tangible or intangible pre-designated monetary value will be used online or offline.~~
34. ~~(Withdrawn) The medium set forth in claim 30 wherein the said tangible or intangible pre-designated monetary value will be used as a commodity.~~
35. ~~(Withdrawn) The medium set forth in claim 30 wherein the said tangible or intangible pre-designated monetary value will be exchanged to obtain goods or services.~~
36. ~~(Withdrawn) The medium set forth in claim 30 wherein the said tangible or intangible pre-designated monetary value will be cashed.~~
37. ~~(Withdrawn) The medium set forth in claim 30 wherein it or the said tangible or intangible pre-designated monetary value will be issued by a credit card company, financial institution, or a bank.~~
38. (Currently amended) A credit card issued to an unidentified holder and with no means to determine the holders' identity comprised of a pre-designated monetary value, said monetary value can be determined without disclosing any of the holders' personal information, including name or social security number.  
~~A tangible or an intangible medium having attached thereto data structure or a computer implementation indicating a pre-designated monetary value and a secret number or any other indicia recognized by the issuer of said medium that is unrelated to persons' personal information, including name, social security number or birth date~~
39. (Currently amended) The credit card set forth in claim 38 that is sold or exchanged for a fee.  
~~The medium set forth in claim 38 wherein the said tangible or intangible medium or its pre-designated monetary value will be exchanged for a fee.~~
40. (New) The credit card set forth in claim 38 wherein the said pre-designated monetary value is sold or exchanged for a fee.

41. (Currently amended) The credit card set forth in claim 38 wherein the credit card or its said pre-designated monetary value is used online or offline.  
~~The medium set forth in claim 38 wherein the said tangible or intangible pre-designated monetary value will be used online or offline.~~
42. (Currently amended) The credit card set forth in claim 38 wherein the credit card or its said pre-designated monetary value is used as a commodity.  
~~The medium set forth in claim 38 wherein the said tangible or intangible pre-designated monetary value will be used as a commodity.~~
43. (Currently amended) The credit card set forth in claim 38 wherein the credit card or its said pre-designated monetary value is exchanged to obtain goods or services.  
~~The medium set forth in claim 38 wherein the said tangible or intangible pre-designated monetary value will be exchanged to obtain goods or services.~~
44. (Currently amended) The credit card set forth in claim 38 wherein the credit card or its said pre-designated monetary value is cashed.  
~~The medium set forth in claim 38 wherein the said tangible or intangible pre-designated monetary value will be cashed.~~
45. (Currently amended) The credit card set forth in claim 38 that is issued by a credit card company, financial institution, or bank.  
~~The medium set forth in claim 38 wherein it or the said tangible or intangible pre-designated monetary value will be issued by a credit card company, financial institution, or a bank.~~
46. (New) The credit card set forth in claim 38 wherein the said pre-designated monetary value is attached to a magnetic bar code.
47. (New) The credit card set forth in claim 46 wherein the said pre-designated monetary value attached to a magnetic bar code is used or exhausted in the same manner as values of credit cards issued to non-anonymous holders.
48. (New) The credit card set forth in claim 46 wherein the said pre-designated monetary value attached to a magnetic bar code is used or exhausted in the same manner as monetary values issued to non-anonymous holders of money cards.
49. (New) The credit card set forth in claim 38 wherein the said pre-designated monetary value is attached to an undisclosed numerical code that can become useable or exchangeable upon revealing or uncovering the said undisclosed numerical code.

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50. (New) The credit card set forth in claim 38 wherein the said pre-designated monetary value is exhausted over one or multiple uses.